

In re:  
Taylor K. Repine  
Debtor

Case No. 22-10631-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 07, 2024

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2024:**

Recip ID	Recipient Name and Address
db	+ Taylor K. Repine, 2003 Naamans Creek Road, Boothwyn, PA 19061-3343
14686360	+ Charles Schilio, 2003 Naamans Creek Road, Marcus Hook, PA 19061-3343
14686364	KML Law Group 701 Market Street, Suite 5000, Attn: Rebecca Solarz, Esquire, Philadelphia , PA 19106

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: paralegal@lawjmc.com	Mar 08 2024 00:09:00	JEANNE MARIE CELLA, Jeanne Marie Cella and Associates LLC, 221 N Olive St, Media, PA 19063
tr	+ EDI: QLEFELDMAN.COM	Mar 08 2024 05:09:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Mar 08 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 08 2024 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 08 2024 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14676146	+ Email/Text: bankruptcy@acimacredit.com	Mar 08 2024 00:09:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
14676147	+ EDI: GMACFS.COM	Mar 08 2024 05:09:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14693142	+ EDI: AISACG.COM	Mar 08 2024 05:09:00	Ally Financial c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14676148	+ Email/PDF: creditonebknofications@resurgent.com	Mar 08 2024 00:22:08	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14676149	+ EDI: AMINFOFP.COM	Mar 08 2024 05:09:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14676150	+ Email/Text: bankruptcy@kikoff.com	Mar 08 2024 00:09:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458

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14676151	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 08 2024 00:09:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14692306	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 08 2024 00:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14686365	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 08 2024 00:09:00	Nationstar/Mr. Cooper, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
14676152	EDI: PRA.COM	Mar 08 2024 05:09:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14690583	+ EDI: JEFFERSONCAP.COM	Mar 08 2024 05:09:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14676153	+ Email/Text: bankruptcy@signetjewelers.com	Mar 08 2024 00:09:00	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14676154	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 08 2024 00:09:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14691301	Email/PDF: bncnotices@becket-lee.com	Mar 08 2024 00:22:13	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14686358	*+	Acima Credit, 9815 South Monroe Street 4th Floor, Sandy, UT 84070-4384
14686359	*+	Ally Financial, Attn: Bankruptcy Po Box 380901, Bloomington, MN 55438-0901
14686361	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14686362	*+	First Premier Bank, Attn: Bankruptcy Po Box 5524, Sioux Falls, SD 57117-5524
14686363	*+	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
14686366	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk , VA 23502
14686367	*+	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14686368	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2024

Signature: /s/Gustava Winters

**Information to identify the case:**

<b>Debtor 1:</b> <u>Taylor K. Repine</u>			Social Security number or ITIN: xxx-xx-4455
First Name	Middle Name	Last Name	EIN: --_-----
<b>Debtor 2:</b> _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed in chapter: 13 3/15/22
Case number: 22-10631-mdc			Date case converted to chapter: 7 3/6/24

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Taylor K. Repine	
2. All other names used in the last 8 years		
3. Address	2003 Naamans Creek Road Boothwyn, PA 19061	
4. Debtor's attorney Name and address	JEANNE MARIE CELLA Jeanne Marie Cella and Associates LLC 221 N Olive St Media, PA 19063	Contact phone 610-505-0541 Email: paralegal@lawjmc.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Taylor K. Repine**

Case number **22-10631-mdc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 3/7/24
<b>7. Meeting of creditors</b>	<b>April 10, 2024 at 02:30 PM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 6/10/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	